System Feature: Money Garden (Money watch ..name tentative)

Application that provides user with the ability to create a basic budget that projects credit impact,

Payoff dates, credit to debt ratio, credit line to balance ratio and provides external links to assist with credit management, debt relief, credit services and local credit counselling agencies.

4.1 System feature: User input

4.1.1 User inputs all debt, assets, income, and imports credit score, priority is high.

a) Credit score: external link to creditkarma.com or freecreditscore.com(sponsorship)

b) House Hold budget

i) utilities

ii) food, fuel, fun, incidentals ect

iii) mortgage, rent

iv) insurance

c) credit card debt

i) store cards

ii) major credit cards

d) installment loans

e) income

f) other financial obligations

g) assets

4.1.2 User will input required data, resulting in the following actions

a) credit score will result in specified links to external services being pinpointed to credit range

b) input of household debt will provide total for utilities, food-fuel-incidentals to provide monthly comparisons and running total for household debt

c) input of credit card debt will keep running balance of credit to balance with percentage for each card and percentage for overall based on interest

d) input of installment loans produces running balance, payoff amount and date based on average monthly payment and term of loan and interest

e) input of income compared against total debt for income to debt ratio

f) other financial obligations are factored into credit to debt ratio

g) input of assets produce total that is factored into total debt to income ratio

4.1.3 Functional Requirements

a) Asp.net MVC

b) Mobile App and Desktop Application

c) Azure deployment

d) Sponsorship for external links

e) user database for running totals and user input, relational database

f) encryption industry standard

g) Facebook /Google deployment

h) User name and password

i) calculation methods for running totals

j) invalid input constraints

h) validation summary